

Frequently Asked Questions

1. My son/daughter is 19 years old and my carrier cancelled their insurance; doesn't Utah have a law that requires my dependent to be covered until age 26?

This law only applies to fully insured health insurance plans that must comply with the Utah Insurance Code. If you have coverage with a self funded employer plan regulated by the federal government, it is exempt from the requirements of our state law.

2. My premium rates have just increased again, isn't there anything the Department Of Insurance can do?

If you have an individual or small employer group plan there are some rate regulations in Chapter 30 of the Utah Insurance Code. However, it still provides the insurance carriers the ability to raise premium rates when necessary, but they do have to justify the rate increases to our department.

3. I can't afford coverage for my children, is there any program that can help me?
Children's Health Insurance Program. Your child will not be turned away even if they have a serious illness. You can contact CHIP at 1-888-222-2542.

4. My claim has been denied, what can I do?

First, you would want to check your contract to see if it is listed as an exclusion or limitation. If you still feel it should be covered based on your contract provision, then you can appeal the denial with the carrier. If you are unable to resolve the situation with the carrier then you can file a complaint with our office.